

In re:  
Yeanette A. Smythe  
Debtor

Case No. 21-12539-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 31, 2022

User: admin  
Form ID: 318

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Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2022:

Recip ID	Recipient Name and Address
db	+ Yeanette A. Smythe, 7356 Torresdale Avenue, Philadelphia, PA 19136-4104
14636496	++ AR RESOURCES INC, PO BOX 1056, BLUE BELL PA 19422-0287 address filed with court:, Ar Resources Inc, Pob 1056, Blue Bell, PA 19422
14641619	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14648105	Emergency Care Services of PA, P.C., PO Box 1123, Minneapolis, MN 55440-1123
14636501	+ Housing and Urban Development, c/o Novad Management, Attn.: PARTIAL CLAIM CASH MANAGEMENT, 2401 NW 23RD STREET, SUITE 1A1, OKLAHOMA CITY, OK 73107-2448
14636502	LVNV Funding LLC, c/o Resurgent Capital, Greenville, SC 29602
14636506	Synchrony Bank, 4125 Windy Plaza Drive, Alpharetta, GA 30005
14655116	+ U.S. Department of Housing and Urban Development, 100 Penn Square East 11th Floor, Philadelphia, PA 19107-3325

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 31 2022 23:41:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Apr 01 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 31 2022 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 31 2022 23:41:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14636496	Email/Text: collectors@arresourcesinc.com	Mar 31 2022 23:41:00	Ar Resources Inc, Pob 1056, Blue Bell, PA 19422
14650887	Email/Text: megan.harper@phila.gov	Mar 31 2022 23:41:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14636498	Email/Text: megan.harper@phila.gov	Mar 31 2022 23:41:00	City of Philadelphia, C/O Law Department, 1401 JFK Blvd, 5th Floor, Philadelphia, PA 19102
14636497	+ EDI: CITICORP.COM	Apr 01 2022 03:43:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14636499	EDI: DISCOVER.COM	Apr 01 2022 03:43:00	Discover Bank, 6500 New Albany Road, New Albany, OH 43054
14639562	EDI: DISCOVER.COM	Apr 01 2022 03:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
14636500	+ EDI: DISCOVER.COM	Apr 01 2022 03:43:00	Discover Fin Svcs Llc, Pob 15316, Wilmington,

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14648665	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 31 2022 23:41:00	DE 19850-5316 Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
14636503	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 31 2022 23:41:00	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
14649664	EDI: PRA.COM	Apr 01 2022 03:43:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14636504	+ EDI: PRA.COM	Apr 01 2022 03:43:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
14636505	+ EDI: RMSC.COM	Apr 01 2022 03:43:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14650515	+ EDI: RMSC.COM	Apr 01 2022 03:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14636507	EDI: WFFC.COM	Apr 01 2022 03:43:00	Wells Fargo Bank, Credit Bureau Dispute Resoluti, Des Moines, IA 50306
14645907	EDI: WFFC.COM	Apr 01 2022 03:43:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14649959	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2022 at the address(es) listed below:

Name	Email Address
GARY F. SEITZ	on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net
GARY F. SEITZ	gseitz@gsbblaw.com gfs@trustesolutions.net
JOSEPH A DIORIO	on behalf of Debtor Yeanette A. Smythe josephdiorioesq@gmail.com

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REBECCA ANN SOLARZ

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<u>Yeanette A. Smythe</u>	Social Security number or ITIN	xxx-xx-3855
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	21-12539-amc		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Yeanette A. Smythe  
aka Jeanette Acosta, aka Jeanette A. Smythe

3/31/22

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**